(b) if so, what are the reasons for such discrimination?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) No, Sir. Merit lists prepared by the Banking Service Recruitment Boards are strictly adhered to.

(b) Does not arise.

Loan disbursed by banks

1926. SHRIMATI RENUKA CHOWDHURY: Will the PRIME MINISTER be pleased to state:

(a) the amount of loan disbursed by various nationalised banks to weaker sections under the 20 point programme during the year 1986-87 (upto December, 1986);

(b) whether the loan is likely to be recovered in the absence of proper security or surety;

(c) whether Government are aware that people have utilised the amount of loan for uneconomic work and have spent the same for luxuries; and

(d) what corrective steps are being taken by the Department of Banking to ensure that the loan is utilised for proper upliftment of weaker sections?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) According to the latest available provisional data as at the end of September, 1986, an amount of Rs. 7488.90 crores was outstanding in respect of about 144 lakh borrowal accounts under the 20 Point Programme.

(b) Reserve Bank of India (RBI) had instructed the banks that no collateral security should be obtained from borrowers for direct agriculture and allied activities upto Rs. 5,000 and in respect of small scale industries, etc. upto Rs. 25,000. Such loans are however granted only if the bank is satisfied about the viability of the loan proposal. The asset created out of the bank loan is the security charged to the bank.

(c) and (d) Whenever misultilisation of a loan comes to the notice of the bank, it takes steps for recovery of the loan by following suitable measures including filing of civil suits and also filing criminal cases wherever considered necessary. Banks have their own system of post disbursement supervision of credit by periodical vrtification of assets. Recently a decision has been taken by Government and Reserve Bank of India that one day in the week may be observed as a non-banking working day which would enable the bank functionaries to visit beneficiaries for collection of outstanding dues and also for the purpose of verifying the assets.

Symposium on climate variability

1927. SHRIMATI RENUKA CHOWDHURY: Will the PRIME MINISTER be pleased to state:

(a) whether a four day symposium on climate variability and food security was held in New Delhi during the second week of February, 1987;

(b) if so, what is the number and the names of the delegates who participated in the symposium;

(d) what decisions were arrived at cussions held therein; and

(d) what decisions were arrived at and what recommendations were made, if any, in the symposium?

THE MINISTER OF STATE IN THE MINISTRY OF SCIENCE AND TECHNOLOGY AND THE MINISTER OF STATE IN THE DEPARTMENTS OF OCEAN DEVELOPMENT, ATOMIC ENERGY, ELECTRONICS AND SPACE (SHRI K. R. NARAYANAN): (a) Yes, Sir.

(b) 64 delegates participated in the Symposium. Their names are given in Annexure-I. [*See* Appendix CXCI, Annexure No. 80].

(c) and (d) Discussion centered around taking a review of current knowledge of climate in relation to food security and the following recommendations were made:—

(1) Close interaction between meteorologists, agricultural scientists and farmers in a continuous "whether watch starting at the beginning of the growing season before seeds are sown, to monitor daily rainfall, temperature and other meteorological conditions.

In this way improved long te forecasts could be made and steps could be taken to mitigate drought effects.

(2) Maintenance of a "seed bank" for drought-prone aras, both to allow replanting if the rains stop after the first sewing, and to make it feasible to substitute drought resistant crops.

(3) Development of ecologically-sustainable farming systems to increase production from existing lands and decrease pressures on marginal lands.

(4) A more general recommendation was that plant breeding research should be directed towards development of climate adapted crops, particularly varieties adapted to water and temperature stress.

(5) In semi arid regions planning and design of water-resources development should take account of a probably serious dinimution of stream runoff and groundwater recharge as atmospheric temperatures increase in the future. More adequate measures for control of river floods should be investigated and planned. Protective structures and other measures to save lives and alleviate damage from typhoons and storm surges will become more urgent in the future.

(6) Cooperation between meteorologists, hydrologists, and agricultural scientists should be greatly strengthened.

Report of the study group on taxation

1928. SHRI MUKHTIAR SINGH MALIK: Will the PRIME MINISTER be pleased to state:

(a) whether a seven member study group headed by Dr. Chelliah on taxation has since submitted its report to Government, if so, the details thereof;

(b) whether the recommendations have since been considered by the Government of India; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) A Study Group on Taxation of Expenditure headed by Dr. Raja J. Chelliah has submitted its Interim Report to the Government on 19-12-1986. The Study Group is yet to submit its final report. In the Interim Report, the Study Group has concluded that while restructuring direct tax system on the basis of expenditure tax principle would be advantageous, introduction of expenditure tax proper would create insurmountable administrative problems and cause great hardship to the average taxpayer. The Study Group has recommended that the income tax structure be retained and the expenditure tax principle may be introduced therein to the extent possible, subject to the requirements of revenue.

As a result of the examination of the recommendations made in the Interim Report of the Study Group, the